

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Nickila Michelle Austin

Debtor(s)

Case No. 15-32422

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/23/2015.
- 2) The plan was confirmed on 11/20/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/05/2017.
- 6) Number of months from filing to last payment: 19.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,910.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,935.00
Less amount refunded to debtor	\$347.12

NET RECEIPTS: **\$6,587.88**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$326.08
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,326.08**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	300.00	2,942.21	2,942.21	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	0.00	0.00	0.00	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	2,204.92	2,204.92	2,204.92	1,638.95	341.26
CAPITAL ONE BANK USA	Unsecured	246.00	609.73	609.73	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	300.00	520.55	520.55	0.00	0.00
ECMC	Unsecured	6,801.00	9,090.03	9,090.03	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	300.00	1,420.71	1,420.71	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	8,774.00	7,805.40	7,805.40	281.59	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,418.00	1,418.00	0.00	0.00
TCF NATIONAL BANK	Unsecured	100.00	NA	NA	0.00	0.00
COMCAST	Unsecured	780.00	NA	NA	0.00	0.00
ILLINOIS STATE TOLL HWY AUTHOR	Unsecured	800.00	NA	NA	0.00	0.00
EDUCATION ISAC	Unsecured	409.00	NA	NA	0.00	0.00
NATIONWIDE FINANCIAL	Unsecured	100.00	NA	NA	0.00	0.00
USAA SAVINGS BANK	Unsecured	861.00	NA	NA	0.00	0.00
IL DEPT OF HUMAN SVCS	Unsecured	9,300.00	NA	NA	0.00	0.00
SPRINT CORP	Unsecured	1,230.00	1,230.43	1,230.43	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	0.00	923.87	923.87	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	3,497.00	3,633.53	3,633.53	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	11,063.00	11,477.31	11,477.31	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	31,517.00	32,620.99	32,620.99	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$2,204.92	\$1,638.95	\$341.26
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$2,204.92	\$1,638.95	\$341.26
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,805.40	\$281.59	\$0.00
TOTAL PRIORITY:	\$7,805.40	\$281.59	\$0.00
GENERAL UNSECURED PAYMENTS:	\$65,887.36	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,326.08</u>	
Disbursements to Creditors	<u>\$2,261.80</u>	
TOTAL DISBURSEMENTS :		<u>\$6,587.88</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/07/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.